APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
09/259,619	03/01/99	LABADIE	T 210655.90018

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┌  026710
   QUARLES & BRADY LLP                TM02/0808    ┐
   411 E. WISCONSIN AVENUE
   SUITE 2040
   MILWAUKEE WI 53202-4497
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EXAMINER
ROSSI, J

ART UNIT	PAPER NUMBER
2122	

DATE MAILED:
08/08/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ___3___ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on __May 23, 2001__

2a) ☒ This action is FINAL.   2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle,*1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) _1-14_ ————is/are pending in the applica

    4a) Of the above, claim(s) _NONE_ is/are withdrawn from considera

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) _1-14_ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claims _____ are subject to restriction and/or election requirem

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

11) ☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐disapproved.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

    a)☐ All b) ☐ Some* c) ☐None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    *See the attached detailed Office action for a list of the certified copies not received.

14) ☒ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) ☒ Notice of References Cited (PTO-892)

16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____

18) ☐ Interview Summary (PTO-413) Paper No(s). _____

19) ☐ Notice of Informal Patent Application (PTO-152)

20) ☐ Other: _____

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DETAILED ACTION

1.   This Office Action is responsive to the following communications: the amendment of the

application, filed 1999-03-01 (priority to 1998-03-03); and the IDS of 1999-06-11

2.   The disposition of the claims is as follows: Claims 1-14 are pending, 1-3 have been

amended, 8-14 are new; and claim 1 is independent.

3.   The group art unit number of the Examiner handling your case has changed. The new art

unit is 2122 Please use this number on all correspondence to help us respond in a timely fashion.

Claim Objections

4.   Claims 11-12 are objected to as being duplicate claims. Should duplicate claims be

deemed allowable, one of thoses claims must be canceled.

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Claim Rejections - 35 USC § 103

5.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless --
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the Applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the Applicant for patent.

6.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

7.   Claims 1-2 and 5-7 and 13-14 are rejected under 35 U.S.C. 102(e) as being anticipated

by Rowney, US Patent no. 5,987,132 A, issued 11/1999 or in the alternative, under 35 U.S.C.

103 (a) under Rowney, US Patent no. 5,987,132 A, in view of Templeton et al., US 5,679,940 A,

issued 10-21-1997.

8.   Per independent claim 1, Rowney demonstrates: an Internet-based payment validation

system comprising: a merchant computer ("on line catalogue information on the merchants

World Wide Web page"--column 135, lines 11-15; element **130**--FIG. 1B; :merchant web site

180"--FIG. 1C); programmed to communicate with the Internet to create an Internet site listing

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product for sale ("browser to view on line catalogue information"--page 135, lines 10-15) and

indicating a direct payment option ("means of payment has been selected..."--column 135, lines

27-30; "Payment instruments could include... CHECK, SMARTCARD, or DEBIT CARDS"--column

141, lines 35-40) from funds held by a third party (inherent in "E-check"--col. 24, lines 45-50); a

customer computer programmed to communicate on the Internet and to communicate with the

merchant computer (element 120--FIG. 1B; consumer desktop 186--FIG. 1C) to identify the

product desired ("select the items to be purchased"--column 135, lines 15-20) to be purchased

and to select the direct payment option ("means of payment has been selected"--column 135,

lines 26-30), the customer computer further programmed to accept -at least one unique customer

identifier (e.g., elements 2904, 2912, 2908, 2910, 2906, 2930, 2932, or 2934--FIG. 29;) from a

customer and communicate the same over the Internet; and a processor computer programmed to

receiving at least one customer identifier (e.g., elements 2904, 2912, 2908, 2910, 2906, 2930,

2932, or 2934--FIG. 29;) from the merchant computer in response to a selection of the direct

payment option, the processor computer further including a data structure matching the customer

identifier to at least one statistical element indicating a probability of a payment obligation

("information on the level of credit risk which a merchant to conditionally decide on the

authorization ... comfort level with the ability of the cardholder to pay"--column 141, lines 45-

51) by the customer being honored, and based on that matching statistical element and *without*

communication with the third party ("...examples of EFT systems that are utilized by retail and

commercial organizations. However, the payments made through these types of EFT systems are

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limited in that they cannot be performed without the banking system. Moreover, ACH

transactions usually cannot be performed during off business hours"--column 1, lines 55-65)

transmitting to the merchant computer an authorization indication indicating whether direct

payment for the product should be accepted ("conditional authorization of payment"--column

141, lines 23-25; "level of authorization of credit to gateway"--column 4, lines 50-55; rubric

'Payment Authorization Response Generation'--column 18, line 5 *et seq.*).

9.   The Examiner believes that each and every claimed element is identically disclosed by

Rowney. However, in the interest of compact prosecution, it is noted that Applicants believe that

Rowney does not teach *how* to provide a risk assessment for electronic checks, it merely *suggests*

it without enabling it. Applicants argues that Rowney is essentially directed to credit card

payments, and that electronic checks are discussed, but not enabled.

Templeton, on the other hand, demonstrates the notoriously well-known method of

determining an off line risk assessment for accepting checks without communication with the

issuing bank (Abstract, column 11, lines 9-34). It would have been obvious to a Person Having

Ordinary Skill in the Art, *i.e.*, PHOSITA, to implement the risk assessment of Rowney via well-

known methods such as Templeton, because it was explicitly suggested by Rowney to provide

independent risk assessment in e-checks over the Internet (see col.1, lines 47-65 where Rowney

describes the disadvantages of a system which had to communicate directly with a bank; and col.

"electronic checks"col. 15, lines 35-42; col. 24, lines 45-50; col. 141 lines 35-40 & 45-50,

wherein the credit risk scoring method was clearly associated with checks.)

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10.   Per dependent claim 2, <u>Rowney</u> demonstrates all elements as applied in the rejection of independent claim 1, supra and further includes: " the statistical element is selected from a group consisting of a total price of the identified product ("evaluating credit risk based on payment information"--claim 1), the price and timing of previous purchases of other products using the unique customer identifier, the type of identified product and the occurrence of any dishonored payment associated with previous transactions using the customer identifier".

11.   The Examiner notes that dependent claim 2 is a Markush group, therefore, <u>Rowney</u> needs to disclose only one of the claimed elements in order to anticipate the claim. --One acceptable form of an alterative expression is commonly referred to as a Markush group, recites members as being 'selected from a group consisting of A, B, and C--*See Ex parte Markush*, 1925 C.D. 126 (Comm'r Pat. 1925).

12.   However, it is noted in the interest of "compact prosecution" that <u>Templeton</u> demonstrates risk based on timing of purchases of other products and the occurrence of dishonored payment (See all of col. 13, lines 35-67 "where previous checks have been written", etc. t. It would have been obvious to one of ordinary skill in the art at the time of the invention to employ the "timing of purchases" and "dishonored pavements" of <u>Templeton</u> as factors in assigning the "risk" of <u>Rowney</u> (column 141, lines 45-51) in order to minimize the chance of a defaulted transaction by using these additional factors which indicate likelihood of default, and thus assess more accurately the "level of credit risk" of <u>Rowney</u>.

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13.   Per dependent claim 5, <u>Rowney</u> demonstrates all elements as applied in the rejection of

independent claim 1, supra and further includes: "wherein the direct payment option is payment

by check (CHECK--column 141 line 36) and wherein the data structure includes a bank routing

code (*inherent* in "electronic checks"--column 15, line 41) and wherein the processor computer

further transmits to an electronic check clearing network information initiating a demand of the

unique demand deposit account (inherent in "electronic checks"--column 15, line 41).

14.   Per dependent claim 6, <u>Rowney</u> demonstrates all elements as applied in the rejection of

independent claim 1, supra and further includes:" wherein the unique customer identifier is

selected from the group consisting of. a driver's license number, a phone number (element 2912--

FIG.29), a bank transit and routing number (*inherent* in "electronic checks"--column 15, line 41),

a arbitrary personal identification number (element 2908--FIG. 29) and a combination of all of

the previous"

    The Examiner notes that dependent claim 2 is a Markush group, therefore, <u>Rowney</u> needs

to disclose only one of the claimed elements in order to anticipate the claim. --One acceptable

form of an **alterative** expression is commonly referred to as a Markush group, recites members

as being 'selected from a group consisting of A, B, and C--*See Ex parte Markush*, 1925 C.D. 126

(Comm'r Pat. 1925).

15.   Per dependent claim 7, <u>Rowney</u> demonstrates all elements as applied in the rejection of

independent claim 1, supra and further includes: " wherein the processor computer solicits from

the customer computer (e-catalogue"--column 135, line 10 et seq. browser to view on-line

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catalogue information"----column 135, line 10 et seq.) and hence the customer a bank routing

code for a first transaction with the customer and provides the customer with a portion of the

unique customer identifier ("certificate"--column 141, line 24 et seq.).

It is believed that Rowney or ,alternatively, Rowney and Templeton discloses all elements

of dependent claim 7. However, in the case that Applicants disagree that it meets the limitation

of "solicits", it was notoriously well known to solicit orders through various means, e.g., e-mail,

at the time of the invention. It would have been obvious to one of ordinary skill in the art at the

time of the invention for Rowney to "solicit", e.g., advertise, in the e-catalogue in order to attract

more sales.

16.   Per dependent claim 13; Rowney teaches bank transit and routing number (inherent in e-

check), and telephone number (FIG. 29) The Examiner notes that dependent claim 13 is a

Markush group, therefore, Rowney needs to disclose only one of the claimed elements in order to

anticipate the claim. --One acceptable form of an **alterative** expression is commonly referred to

as a Markush group, recites members as being 'selected from a group consisting of A, B, and C--

See Ex parte Markush, 1925 C.D. 126 (Comm'r Pat. 1925).

In the interest of "compact prosecution" it is noted that "drivers license number" was a

notoriously well-known customer identifier for check purposes (See e.g., Templeton, col. 13,

lines 42-45). It would have been obvious to PHOSITA at the time of the invention to employ

drivers license number in Rowney in order to be better able to correlate multiple accounts to the

same person.

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17.   Per dependent claim 14, <u>Rowney</u> teaches identifying a customer by bank transit

and routing number (inherent in e-check), and telephone number (FIG. 29).

18.   Claims 4 is rejected under 35 U.S.C. 103(a) as obvious over <u>Rowney</u>, US Patent no.

5,987,132 A, issued 11/1999 or, alternatively <u>Rowney</u> and , in view of <u>Templeton et al.</u>, US

5,679,940 A, issued 10-21-1997.

19.   Per dependent claim 4, <u>Rowney</u> , or alternatively <u>Rowney and</u> <u>Templeton</u>, demonstrates

all elements as applied in the rejection of independent claim 1, supra. Furthermore, it was

notoriously well-known to print out a check when performing an electronic draft at a merchants

computer. It would have been obvious to one of ordinary skill in the art at the time of the

invention to print out the check of <u>Rowney</u> at merchants cite 130--Fig,. 1B, in order to have a

written copy of the transaction. An alternate motivation for doing this would have been in order

to allow the merchant to clear the check by additional means.

20.   Claims 3, 8-11 are rejected under 35 U.S.C. 103(a) as obvious over <u>Rowney</u> and , in

view of <u>Templeton et al.</u>, US 5,679,940 A, issued 10-21-1997.

21.   Per dependent claim 3, <u>Rowney</u> demonstrates all elements as applied in the rejection of

independent claim 1, supra and further includes: "wherein the authorization indication is selected

from the group consisting of not authorized ("authorization request had been requested"--column

"--column 19, lines 39-42), indicating that the acceptance of direct payment is not advised,

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authorized with no guarantee, indicating that the acceptance of direct payment is acceptably

subject to the discretion of the merchant ("allows a merchant to conditionally decide on the

authorization or rejection of credit under a particular payment instrument based on their risk level

and the merchants ability of the cardholder to pay"--column 141, lines 45-51), and authorized

with guarantee, indicating that the amount of the direct payment will be guaranteed by the

processor"

Rowney does not indicate an authorization with guarantee. However, this was a well-

known process to provide for written checks as taught by Templeton (col. 13, lines 5-10). It

would have been obvious to PHOSITA at the time of the invention to indicate a guarantee of a

check, in order to provide this well-known service to small businesses that could be affected by a

small number of bad checks, i.e., in order to insure these business against check fraud as was

well-known in the art at the time of the invention.

22.   Per dependent claim 8, Rowney fails to demonstrate evaluating risk based on a total price

of a product. Templeton teaches that transactions that do not involve a lot of money are low risk

transactions. It further teaches using this as a criteria for evaluating risk in accepting checks ("In

the case of low risk transactions, which typically involve checks written for small amounts of

money, the risk of loss may not justify the delay and communications costs associated with

obtaining an on-line authorization indicia from the authorization host computer. Accordingly, a

merchant may be able to reduce the costs and inconvenience by not requesting authorization

indicia from the check acceptance service if a check is below a predetermined amount, or floor

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limit. In such cases, some check acceptance services provide check guarantee and require only

that the merchant keep a log of the accepted checks　that fall below the floor limit. "--col. 2,

lines 30-41"). It would therefore have been obvious to PHOSITA at the time of the invention to

employ total price as a risk factor in the invention of Rowney because as it was taught by

Templeton, low price transactions were low risk, and thus transaction amount would have been a

good indication of risk involved in a check transaction of Rowney.

23.　　Per dependent claim 9, Rowney lacks a teaching of evaluation transaction risk via price

and timing. Templeton teaches price (col. 2, lines 30-42) and timing col. 13, lines 35-67. It

would have been obvious to PHOSITA at the time of the invention to use price and timing as

evaluation criteria for e-check risk in Rowney, because Rowney teaches predicting risk in an e-

check transaction; and Templeton teachesthat these factors provided a good predictive model for

e-check transactions., and therefore said combination of teachings would have increased the

accuracy of risk prediction of Rowney.

24.　　Per dependent claim 10, Rowney lacks an explicit recitation of "occurrence of any

dishonored payment". Templeton teaches this feature (col. 13, lines 20-25 et seq.). It would

have been obvious to PHOSITA at the time of the invention to use price and timing as evaluation

criteria for e-check risk in Rowney, because Rowney teaches predicting risk in an e-check

transaction; and Templeton teaches that dishonored checks factors provided a good predictive

model for e-check transactions, and therefore this would have increased the accuracy of risk

prediction of Rowney.

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25.   Per dependent claims 11 and 12, "drivers license number" was a notoriously well-known

customer identifier for check purposes (See e.g., Templeton, col. 13, lines 42-45). It would have

been obvious to PHOSITA at the time of the invention to employ drivers license number in

Rowney in order to be better able to correlate multiple accounts to the same person, and thus

improve the accuracy of the transaction risk calculation

Response to Remarks

26.   Firstly, the Examiner would like to thank Applicants/ Counsel for the earnest

attempt to set forth a clear argument against the Rowney reference, and their good faith effort in

characterizing their differing viewpoint of the prior-art. The Examiner respects Applicants'

viewpoint, however, respectfully disagrees and believes that Applicants are clearly in error.

27.   Although Applicants; arguments of 5-23-01 were fully considered, they were not

convincing.

In the remarks of 5-23-01, Applicants argued in substance the following points:

    a)   col. 2, lines 45-54 indicate the necessity of communicating with the "bank or other

financial institution"...*[responsible for payment]*

    b)   Rowney does not appear to be enabling with respect to a "check", because it is

only mentioned once in the 158 columns.

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c)   Rowney discloses transaction risk determined by a financial institution that may

authorize payment. This is not credit risk.

d)   There is not teaching to suggests guaranteeing a check on the INTERNET.

e)   There is no indication that this information (drivers license number, bank or

routing number, and PIN to the processor,

f)   . There is no indication that claimed personal information is routed to the processor

as claimed

Per a); the recited passage si a description of prior art techniques, and as a description of

the prior art secured channels.. Rowney clearly intended its system to provide transaction data

without communication with the payor bank. This can be discerned from the description of EFT

systems which were considered disadvantageous because "they cannot be performed without the

banking system... and usually cannot be performed during off business hours". Therefore, the

claimed third party is the bank responsible for payment of the electronically tendered instrument.

However, it is clear from reading the description of the prior art , and from reading the

description of the disclosed method, that the "acquiring bank" is the entity issuing the certificate,

not the bank that is ultimately responsible for payment.

Per b), a check is mentioned repeatedly in the Rowney reference ("EFT"--col. 1, line 47 et

seq.; c"electronic checks"--col. 15, lines 35-51; "E-Check"--col. 24, lines 45-50; "Electronic

checks"--col. 25, line 7; "check"--col. 141, lines 24-50. The length of the teaching makes no

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difference whatsoever: <u>Rowney</u> clearly intended for its system to be employed with electronic

checks over the INTERNET. Furthermore, it is noted that much of the <u>Rowney</u> reference is

computer code, which enables the items it describes.

Regarding enablement of the <u>Rowney</u> reference, of the electronic check; the Examiner

notes that Applicants' specification is a terse 9 1/4 pages (double spaced) in 12 point font or

thereabout. --Because of the similarity between the enablement standard for a reference and for

an inventor's specification, an inventor's argument that a publication is not enabling may be

diluted if the publication provides the same level of detail as does the inventor's specification.--

Constant v. Advanced Microwave Devices, Inc., 7 USPQ2d 1057 (Fed. Cir. 1988).

--Enablement does not require that the disclosure in a document establish an actual

reduction to practice for it to be enabling.-- In re Donohue II, 226 USPQ 619 (Fed. **Cir. 1985).**

--An obvious-to-try situation does not exist where a reference contained detailed enabling

methodology for practicing the claimed invention and evidence suggesting that it would be

successful.-- In re O'Farrell, 7 USPQZd 1673 (Fed. Cir. 1988).

--A patent is an enabling reference for all that it teaches although it discloses a device

unable to achieve its intended result.-- _Beckman Inst. Inc. v. LKB Produkter AB_, 13 USPQ2d

1301 (Fed. Cir. 1989)

-- there is no requirement that prior art must make enabling disclosure before it may be

considered in determining obviousness, rather, requirement is simply that means that would

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enable inventor to arrive at product be obvious--*Minnesota Mining and Manufacturing Company*

v. Blume et al., 215 USPQ 585 (CA 6 1982).

Therefore, Even if the Examiner were to concede *in arguendo* that Rowney were non-

enabling for the claimed invention, the Rowney reference alone would have been sufficient in

combination with the knowledge of PHOSITA to arrive at the claimed invention.

Per c), it is clear that the transaction risk is based on "the merchant's personal comfort

level with the ability of the cardholder to pay". This meets the "broadest reasonable definition"

of credit risk.

Per d), the motivation to guarantee a check on-line would have come form PHOSITA,

inasmuch as the prior-art teaches porting e-checks on-line. It would have been recognized that,

since guaranteeing a check written manually provided a benefit to brick and mortar merchants,

that a similar benefit would have been obtained to porting the method over the INTERNET.

--the suggestion to modify the art need not be expressly stated in the references. see B.F.

Goodrich Co. v. Aircraft Braking Systems Corp ., 72 F.2d 1577 [37 USPQ2d 1314] (Fed.

Cir. 1996), or a combination of references--. See *Pro-   Mold and Tool Company, Inc. v. Great*

Lakes Plastics, Inc. , 75 F.3d 1568, 1573 [37 USPQ2d 1626] (Fed. Cir. 1996 . The test is

simply whether the prior art would have rendered the claimed invention obvious to one of

ordinary skill in the art. *In re Napier* , 55 F.3d 610, 613 [34 USPQ2d 1782] (Fed. Cir. 1995)

Secondly, this argument essentially amounts to mere automating a known manual

process, which is not generally viewed as patentable, unless it can be shown that different results

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are achieved. In the present case, the automation of check guaranteeing over the INTERNET *per se* would produce no different result than if the process were to be done manually with a telephone call.

Per e) and f); **FIG. 29** explicitly demonstrates inputting at least one of claimed identifying information to the processor. Further, it would have been generally recognized that one would not have been able to perform an evaluation of the risk associated with a transaction, if one could not uniquely identify the party with whom the party of the transaction. Therefore, in the embodiment with e-checks, the identifying information, e.g., routing information, MUST have been submitted to the verifying authority . The passage that Applicants refer to appears to be an embodiment which does not include the conditional authorization of payment. The conditional authorization of payment is described in col. 141, lines 22-50.

Prior-Art Cited, Not Applied

US 5,383,113 A (Knight et al.) See *esp*. col. 1, line 10 et seq. to col. 2, line 22.

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28.　　Applicant's amendment necessitated the new ground(s) of rejection presented in this

Office action. Accordingly, **THIS ACTION IS MADE FINAL.** See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS

from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of

the mailing date of this final action and the advisory action is not mailed until after the end of the

THREE-MONTH shortened statutory period, then the shortened statutory period will expire on

the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be

calculated from the mailing date of the advisory action. In no event, however, will the statutory

period for reply expire later than SIX MONTHS from the date of this final action.

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Conclusion

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington, D.C. 20231

or faxed to

(703)-308-9051 (**formal** communications intended for entry)

Or:

(703)-305-9724 (**informal** communications labeled **PROPOSED** or **DRAFT**)

Hand-delivered responses should be brought to:

Sixth Floor Receptionist, Crystal Park II, 2121 Crystal Drive, Arlington, VA.

29.   Any inquiry concerning this communication or earlier communications from the

Examiner should be directed to Jeffrey ROSSI whose telephone number is (703) 308-5213 . The

Examiner can normally be reached on Monday - Friday from 0830 to 1630 EST.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor,

Mark POWELL, can be reached on (703)308-1065.

Any inquiry of a general nature or relating to the status of this application or proceeding should

be directed to the Group receptionist whose telephone number is (703) 305-3900.

JAR

2001-08-02

MARK R. POWELL
SUPERVISORY PATENT EXAMINER
GROUP 2700